



**RESPONSE UNDER 37 C.F.R. § 1.116  
EXPEDITED PROCEDURE  
GROUP ART UNIT 3622**

#9 / ~~Suppl response~~  
T.R. § 1.116w copm  
PROCEDURE  
UNIT 3622-11-02  
(8-11-02)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application. No: 09/755,650  
Filed: January 5, 2001  
Inventor(s):  
Brett B. Stewart

Title: Distributed Network System which Transmits Information to Users Based on Past Transactions of the Users

Examiner: Myhre, James  
W.  
Group/Art Unit: 3622  
Atty. Dkt. No: 5285-00106

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to Commissioner for Patents, Washington, DC 20231, on the date indicated below.

jeffrey C. Hood  
Jeffrey C. Hood

11/25/2002  
Date

John H.  
Signature

**SUPPLEMENTAL AMENDMENT AFTER FINAL REJECTION  
RESPONSE TO OFFICE ACTION OF  
JULY 23, 2002**

**Box AF**  
Commissioner for Patents  
Washington, D.C. 20231

Dear Sir:

This paper is submitted in response to the Office Action of July 23, 2002, to further highlight why the application is in condition for allowance.

## REMARKS

Applicant is in receipt of the Office Action mailed July 23, 2002.

## § 103 Rejections

The claims were rejected under §103 in view of Lawlor et al. Applicant notes that the Lawlor et al. patent is directed to a system for remote delivery of retail banking services over the public switched telephone network. The Lawlor patent describes a